Preserved

G. R. S. IX-5]

Previous references.

P 21 E

File No. 77-18

1919.

(47)

Serial Nos. 5, 7-9/14, 4 33

Later references.

(G.F. 273-24-1 to 10

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 10

Part B for June 1919

SUBJECT.

Amendments to Savings Banks.

8:5. From Rao Bahadur K. S. Rangachary, Retired Post Master, Bangalore

Letter dt 6. 2. 1919.

Complains of the inordinate delay in entering the interest in Pass book and suggests certain amendments to the Rules.

2:33. To the Comptroller No. 7L 6752 dt 21.6.1919

Directs that the amendments be made to the Govt. Savings Bank Rules, as suggested by Rao Bahadur K. S Rangachary.

W D 1250—GPB—30,000 - 28-1-19

17/1919

2075

G. R. S. III-1] 1919.

GENERAL AND REVENUE SECRETARIAT

(87)

NOTES.

File No. 77—18

FILE HEADING.

Amendments to Savings Banks Rules.

From

Rao Bahadur K. S. Rangachary, Retd. P. Master, Bangalore

No. Dated 6-2-19. Received 10-2-19

Diary No. 2075-I | Enclos. | Spare Copies. | Serial No. 37

BRIEF ABSTRACT OF LETTERS.

Complaining of the inordinate delay in entering the interest in the Pass book, and suggests certain amendments to the Rules.

NOTES AND ORDERS.

Draft acknowledging receipt, and draft to the comptroller invited.

Issued 10/3

11/2/12

NOTES—First Sheet

G. R. S. III-2j

General and Revenue Secretariat. | G.7. File No. 77 of 1918.

Serial No.	
7.	To comptroller — H. 3988 & 15-2-19 — forward the letter for report
8.	To Mr. Rangacharry — H. 3988 & 15/2/19 — State his letter is receiving attention
9.	From comptroller — P.A. 2493 & nil, Feb. 1919. — Stat report in the matter. The comptroller states that the omission to leave sufficient space in the pass book for entry of interest was a mistake. Re delay in calculating interest, the reason given by the comptroller is that as there are 3 rates of interest to be calculated there is naturally some delay. The comptroller has stated in the annual report that there was much delay in the submission of the annual statements by the Firms, which consequently delayed the publication of the audited Annual report statement

NOTE—Contn. sheet.

2075
2316

G. R. S. III-2]

General and Revenue Secretariat. | 3.7. File No. 77 of 191 P.

Serial No.

Action is being separately taken to rectify this delay.
Opt: to Mr. Ranganathaya Mudt

Mudt. 7/8/25 (Mrs) 18/8/25

A revised draft may be put up inviting attention to Note 5 Rule 42 as regards suggestion marked A on the Rao Bahadur's letter.

B. may be accepted & an addendum added -

~~A separate Register should be maintained in the Depot of unpaid entries.~~

The Comptr says that it is the practice, but apparently it is not a regular practice (e.g. it was not followed in the Rao Bahadur's case) & nothing would be lost by laying down a rule.

In fact the Comptr admits in the last sentence that what is necessary is to leave some space after the last entry in June & not to enter a remarks the amount being kept blank.

MS

NOTE—Contn. sheet

in NVS

WD A 1789—GPB—60,000—20-8-18-L.S.

21/8/25

18/8/25

G. R. S. III-2j

General and Revenue Secretariat. | 17 File No. 77 of 191 .

Serial No.	
11)	From Rao Bahadur Ranganadhayya — R. 11-3-19 — Invites attention to his letter & suggests once more certain amendments to S. R. rules. The comptr. has stated that there is no necessity for these amendments. Draft accordingly has already been issued.
	2073. Vide linked file.
	Flower) — Both the letters are dealt with in

NOTE—Contn. sheet.

R. S. III-2

General and Revenue Secretariat.

2398 mr 2647

P. 7 File No. 77 of 191 8

Serial No.

Dft. forwd - as directed above.

2530 24/4

24/4 23 lm

Secy / 24/4

24/4

lm

Secy 24/4

To

Rao Bahadur Rangachariyar, Esq—

H.5850 & 6-5-15— approves of his proposal to insert a subpara to rule 81.

H.5851 & 6-5-15— copy to compt—

From Mr. Rangachariyar & 13/5/15— Acknowledges receipt & suggests amendments to rules 41 & 84. H. Secy's remarks on P.N.D:—

"The suggestions seem good and acceptable. Consult compt. & G.O. & put up a dft. send ad interim reply at once."

G.O.No. 233/R & 28.6.19.

Dft. forwd. Secy. 15/5

Forwards draft with Compts. proposals for opinion. So

15/5 16/5

lm 9/5

Secy

NATIONAL SECRETARIAT BANGALORE 1919

Re 2724

ROLLER'S 2 MAY 1919 BANGALORE

G. R. S. III-2]

General and Revenue Secretariat. | G.7. File No. of 1918.

Serial No.

Note no 228/R dated 2/6/19.

Both the suggestions of Mr Rangachariar may be accepted.

2.6.19

Draft.

Draft Subd.

71800

DEWAN'S OFFICE.
Recd. on JUN 18 1919
Reg. No. 7924

5 JUN 1919

No 6752 & 21-6-19.
Comptroller & Govt
Sanctions the cancelling of Rule 41
& amending rule 94 as proposed
by Rao Bahadur K. S. Rangachariar in
No M 6753 & 21-6-19
to Rao Bahadur K.S. Rangachariar
Copy [illegible]

NOTE—Contn. sheet.

G.R.S. 33]

No. H 3985 / G.F. 77-18-7

GOVERNMENT OF H. H. THE MAHARAJA OF MYSORE.

Revenue and General Secretariat.

( )

, dated the 15 Feb 1919.

Forwarded ~~to the~~ with compliment to the comptr for necessary action and report.

By Order,

18
13/2/19
for Finl Secy

1112

List of Papers Forwarded

Letter dt 6th Feb. 1919 from Rao Bahadur K. S. Rangacharry, B'lore city, regarding ~~certain~~ delay in the entry of interest in the Saving Bank Pass Book.

MGCPB—5000—8-3-05

G.R.S. VI.—C/39.

SUBJECT

Diary No. of letter replied to

Section. Ex 7

File No. 77-18

Serial No. 8

GENERAL AND REVENUE SECRETARIAT

( )

, *the* *191*

Date of issue 15 Feby

Signed by M Sreenivasan

No. H 3986

Rao Bahadur K. S. Rangacharry.
"Rukmalayam" 1st centre Road.
South End. Basavangudi
Sir, 13/2

I am directed to acknowledge the receipt of your communication noted in the margin and to state that the matter referred to therein ~~will receive early~~ is receiving attention.

I have etc.,

13/2/19

for Secretary to Government.

Letter dy 6th Feb 1919
No. ~~date~~
regarding delay in the entry of interest in the Savings Bk. pass book.

Subject

GRSM.566

9. Secl
5 Mar 19

D 2398
9.7. 77-18-9

Please address all future communications to the Comptroller to the Govt. of H. H. the Maharaja of Mysore.
In reply to this Comm. please refer to
No. GAD.493 Yone.

OFFICE OF THE COMPTROLLER TO THE GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE.

Dated, Bangalore, the Febry 19

FROM

6792

M. N. KRISHNA RAO, ESQ., B.A.,
Comptroller to the Government of His Highness the Maharaja of Mysore.

To Rajamantrapravina Diwan Bahadur
J.S.Chakravarti, ESQ., M.A., F.R.A.S., &c.,
Secretary to the Government of Mysore,
Financial *Department.*

SIR,

In returning herewith the letter dated 6th February 19 from Rao Bahadur Mr.K.S.Ranga Charry, Bangalore City, regarding delay in the entry of interest in the Savings Bank Pass Book and suggesting certain ~~overdrawals~~ to Rules 40 and 81 of the rules received with your letter No.Fl.3986/Gl.Fin.77-18 dated 15th February 19, I have the honour to invite reference to paras 2 and 13 of this office letter No. GAD.419 dated 4th February 19, submitting the Annual Report on the working of the Government Savings Banks in Mysore for 1917-18, from which it will be seen why the calculation of interest and verification of Treasury statements take more time in Mysore than in the Postal Department.

2. It is not necessary to ammend Rules 40 and 81 of the Government Savings Bank Rules. The ammendment suggested to Rule 40 is the same as Note to Rule 42 and what is suggested in respect of Rule 81, is what is followed in actual practice. The omission to leave sufficient space in Mr.RangaCharry's Pass Book for entry of interest is a mistake and the attention of the Treasury has been drawn to it

I have the honor to be,
Sir,
Your most obedient servant,

Comptroller

WD.0322—GPB—3,009—14-12-16

C. O. 42–Rec.—17|

....Department

191

FROM

M. N. KRISHNA RAO, ESQ., B.A.,
Offg. Comptroller to the Govt. of
H. H. the Maharaja of Mysore.

To

.....Esq.,
Secretary to the Govt. of Mysore,
Dept.

Dated

Despatched

Received

No.....

Subject matter.

[illegible]ahadur K. S. Ranga Charry,
Pa[illegible]Office, India, (Retired).
BANGALORE CITY:

D 2075

"Rukmalayam," Fort Centre Road,
South End, Basavangudi.

6 FEB 1919

G7 77-18-5

To

Rajamantraprawina
Diwan Bahadur
T. S. Chakravarti Esq., M. A., F. R. A. S.,
Financial Secretary to the Government
of H. H. the Maharaja of Mysore
Bangalore.

Sir.

It is now 6 months after the Commencement of the current official year and though I have operated on my Savings Bank account No 9799 no less than 3 times the interest for the past year has not been credited in my Pass Book. The reason assigned by the Huzur Treasury on the 1st current was the non-receipt of the Annual Interest Statement from the Comptroller's office: As the delay affects a large number of depositors like myself, I beg that early steps may kindly be taken to expedite the matter.

2nd I find also that (a) no space has been left in my Pass Book between the last transaction of last year and the first transaction of the current official year for the purpose of entry of interest due for the former period, and (b) the balance after each transaction since the 1st July last has been entered in ink only, though it does not include the interest for the past year. So the entry of interest has to be made below the last transaction the balance of which will thus be raised, and this leaves the depositor, who is not supplied with Parts II and III of the Rules, in doubt as to whether the interest for the past year will carry further interest until it is actually credited in the Pass Book; while on the other hand the balance after each transaction, as shown in the Pass Book, during the intervening period cannot but disagree with the ledger and this is opposed to the fundamental

fundamental principle under which there must be full agreement between both the documents in respect of every item

3 In order to carry out this principle which will also remove the cause of the existing misapprehension in the minds of depositors I would suggest the following amendments in the Mysore Government Savings Bank Rules

Page 18. Rule 40.

(1) Add the following as ..... "Note 3. No balance will be struck in the Pass Book after the 30th June until interest has been added for the past year

"38A (1) Add the following after Sub-para (2) Rule 81

(3) If an account is operated upon after the 30th June prior to the return of the annual statement of interest passed by the Comptroller, a remark 'interest for (year) Rs (amount)' should be made in column 2 of the Pass Book before the entry of the transaction, the amount of interest being left blank. In the Ledger the balance after the transaction should be entered in pencil but in the Pass Book no entry should be made in the column for the entry of the balance When the interest has been credited, the pencil entries in the Ledger should be erased and the proper balances should be entered in ink in that book and also in the Pass Book, when presented."

4 This is the procedure followed in the Post office Savings Bank, where the official year closes on the 31st March and interest accrued on each account is calculated by the Audit office and included in its Annual Interest statement which ought to be received in every Head office not later than the 15th June. The necessity for introducing the same procedure in the Mysore Government Savings Bank arises from the fact that, notwithstanding the calculation of interest and the closing of the Ledger in the Treasury by the 15th July under Rule 81, the interest due cannot under Rule 40 be entered in each Pass Book presented until "after the receipt of the audited annual statement from the Comptroller" i.e before the end of September. I trust therefore that the suggestion will commend itself

Yours faithfully
K S R Iyengar
Retired Postmaster, Bangalore.

As per Pass Book.

As per Ledger.

Dates of transaction: Deposits	Dates of transaction: Withdrawals	Deposits	Withdrawals	Balance after each transaction	Date	Amount of each deposit or withdrawal (& the entries in words)	Amount deposited	Amount withdrawn	Balance at credit of depositor	Difference between the Ledger and the Pass Book as regards the Balance	Remarks
Balance	4.6.18		700	2660 12	4.6.18	Rs Seven hundred only		700	2560 12		(by 8 drafts of ten rupees each omitted for want of space)
	1.8.18	5 10		2859 10	1.8.18	withdrawn on the 4th inst					
	2.10.18		1560	1299 10	2.10.18	One thousand five hundred & sixty		1560	1100 12	198 5 10	
	1.2.19		1100	199 10	1.2.19	withdrawn on the 2nd inst		1000	100 12	198 5 10	
		250		449 10	1.3.19	Balance - forward 17-18	250		449 10		

Rao Bahadur K. S. Rangachary,
Post Office, India. (Retired).

D 2482

"Rukmalayam," Fort Centre Road,
South End, Basavangudi.

10 MAR 1919

To

Rayamanthapravina, Diwan Bahadur
T. S. Chakravarti Esq; M.A., F.R.A.S.
Financial Secretary to the Govt
of H.H. the Maharaja of Mysore

Sir

In acknowledging the receipt of your kind letter No. FL. 3987. C.F. 17-18 dated the 15th Ultimo, I am glad to inform you that as the result of your action the interest for the past year was entered in the Pass Book of my account No 9999 on the 1st current.

2. Since your letter does not even make any allusion to the revised procedure suggested by me, I now beg to invite your attention to the statement given in the margin as regards the discrepancies in the balances of my account after each of the transactions on the 1st Aug: and 2nd Oct 18 and 1st Feby 19 when compared with the entries that should have been made in the Ledger. Such a thing should not be allowed to continue, while it is also obviously desirable to remove the misapprehension caused to depositors under the present method. May I therefore request you kindly to consider the suggestion and amend the rules on the subject. If so, the proposed changes may be given effect to from the next official year when the interest for the current official year will have to be posted.

I have the honor to be
Sir,
Your most obedient Servant,

K S Rangachary
Retired Post master, Bangalore

G. R. S. VI—G/32]

SUBJECT.....

.....

.....

Diary No. of letter replied to .....

GENERAL AND REVENUE SECRETARIAT

( )

, *the* *191*

Date of issue 6. 5. 1919

Signed by W Sreenivasa

Section 67
File No. 77-68
Serial No. 12

No. H 5890

6 May

To

Rao Bahadur K. S. Rangachari

Sir,

With ref. to your letter G. 6-2-1919 10-3-19 proposing certain amendments to the Savings Bank Rules, I am directed to state that

in the table below

as follows:—

As regards your suggestion [illegible] a note to rule 40 is considered unnecessary in view of the provisions already contained in the note to rule 42.—

As regards your suggestion to add

over.

9

19

A form para to rule 81 as suspended by you to have entries made for sending cheques, before entering the giving instructions to ~~have entries made for sending~~ cheques after entries are made for transactions conducted Operate upon the accounts kept after the 30th June last but prior to the return of the annual statement of interest posted by the compts is acceptable but ~~Indeed~~. The compts is being instructed to issue the necessary A & C

The omission to leave sufficient space in your Pass Book for entry of interest referred to in your letter 9.6.2.19 is a mistake and the attention of the Corp has been drawn to it.

I have etc,

No 7C 58-9-19 G Bracegirdle

Mr H. Tolley

Copy to compt with a copy of the proposed amendment to rule 81 for issuing the

List of enclosures.

Just very much appreciate the interest that you are taking in the matter of the State Savings Banks rules and would welcome further suggestions from you in the matter if you have any to

Copied by

Examined by

WD66–GPB–60,000–15-11-16

3

15

G.R.S. 27]

GENERAL AND REVENUE SECRETARIAT.

(*Continuation sheet draft form.*)

Secretary A & C. with reference to his letter no. G. & D. 493 M dated 6/2/19.

18

for Secretary.

LY4

Inc

BAHADUR
K. S. RANGA CHARRY
Post Office, India (Retired.)

"Lakshmalayam,"
Fort Centre Road, South End,

Basavangudi, 13 MAY 1919

To

Rajamantrapravina Dewan Bahadur
T. S. Chakravarti Esq., M.A., F.R.A.S.
Financial Secretary to the Government
of H.H. the Maharaja of Mysore, Bangalore.

Sir,

I beg of you to accept for yourself and communicate to Government my sincere thanks for the approval of the amendment suggested by me to rule 81 of the Mysore Government Savings Bank and for inviting further suggestions from me in the matter, if I have any to offer, as intimated in your letter No. FC-5890-GF-77-18 of the 6th current.

2. As regards the first point, kindly allow me to state that in the absence of any provision in the Rules on the subject, I made no complaint (against) the Treasury about the omission to leave sufficient space in my Pass Book for entry of interest. It was only referred to by way of pointing out one of the defects in the existing rules.

3 With regard to the second point, I may mention that, while I shall be glad to avail myself of the permission, I would first like to have instructions issued to your office to send me an ad-interim reply when a suggestion cannot at once be finally dealt with. Because, sometimes letters are apt to go astray, and having received no acknowledgment for my letters of the 6th Feby. and 10th March 19 up to the 6th current, I was about to address you

for the 3rd time when I fortunately received your letter under reference. Honorer, my request is only in conformity with para 108 of the Reprint of General Circulars and Standing orders of Government: and if a breach of this rule is allowed to exist in the Secretariat, it can hardly be expected to be strictly observed by other offices.

4. I would next propose for the present the desirability of (A) cancelling rule 41 and (B) and amending rule 94 for the reasons given below.

5. The recovery of interest at 5 per cent from the depositor on any excess payment made to him is obviously inequitable, if not altogether unfair, since the responsibility for correctly calculating the annual interest and passing it ~~credited~~ without rectifying the error, if any, lies on the Treasury and the Comptroller respectively. The balance raised by the erroneous credit of interest or oversight may easily be reduced by correcting the entries affected in the Ledger and in the depositor's Pass Book so long as the account stands open. The depositor may also be called upon to refund any amount actually paid to him in excess. But if he should refuse to do so, the officials responsible for the error would render themselves liable to make good the amount, pending recovery from the depositor by any other means open to Government. In fact, there is no rule in the Post Office Savings Bank corresponding to rule 41 of the Mysore Government Savings Bank.

6. If at the time of closing an account, short payment of interest or principal is made, the difference can and should subsequently be paid to the depositor or, in the event of his death, to his heirs and successors only as an ordinary withdrawal. I would therefore suggest that rule 94 be revised, as follows :—

Recoveries of overpayments or payments made to complete short payments must be passed thro the journal and ledger, as ordinary deposits or withdrawals, as the case may be, under the initials of the Treasury Officer."

The proposed additions to the rule are those underlined above in red ink and they are only in accordance with the rule in the Post-office Savings Bank.

I have the honor to be
Sir,
Your most obedient Servant,
K S R Ghanuk
Retired Postmaster, Bangalore.

G.R.S. VI.—G/39.

11

SUBJECT .....

.....

.....

Diary No. of letter replied to .....

Section. 97

File No. 77

Serial No. 14

GENERAL AND REVENUE SECRETARIAT

( )

the *191* .

No. R 6254 of 24 May

Rao Bahadur K. S. Rangachariar Esq.
Rukmanalayam, Post centre Road,
Basavangudi

Sir,

Date of issue 24-5-19

Signed by W Secretary to Govt

I am directed to acknowledge the receipt of your communication noted in the margin and to state that the matter referred to therein will receive early attention.

Cancelling rule 41 & amending rule 94 of the Saving Bank Rules.

I have etc.,

19/5

T&TL. *Secretary to Government.*

No. ..... *date* .....

Subject .....

GRSM.566

under the initials of the
Dy Officer.

18/6/19
For Finl Secy

To the Comptroller.

Copy to Mr. Rangachary

4.N.
18/6

Secret 6753
21st June/19

List of enclosures.

Copied by

Examined by

WD 1744—GPB -30,000—17-3-19